



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
Ganesan et al.

:  
: Art Unit: 2161

Serial No: 09/749,597

:  
:

Filed: December 28, 2000

: Examiner: Unassigned

For: TECHNIQUE OF REGISTRATION FOR AND DIRECTION OF ELECTRONIC  
PAYMENTS IN REAL-TIME

**RESPONSE TO NOTICE TO FILE**  
**MISSING PARTS OF APPLICATION**

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

I hereby certify that this paper or fee is  
being deposited with the U.S. Postal Service  
as First Class Mail addressed to Assistant  
Commissioner for Patents, Washington, D.C.  
20231

on

May 14, 2001  
Bisai D. D. D.  
Signature

Sir:

In response to the Notice of Missing Parts of Application  
dated February 23, 2001, submitted herewith are the following  
documents for filing in the above-referenced application:

1. Declaration, Power of Attorney
2. Statutory Basic filing fee of \$710.00
3. Non-small Entity fee of \$130.00
4. Additional Claims fee of \$36.00
5. Assignment and fee of \$40.00
6. Substitute Drawings in compliance with 37 CFR \$1.84,  
including Figures 1-29
7. Petition Under 37 CFR \$1.136(a) and fee of \$110.00 under  
1.17(a)

A check in the amount of \$1,026.00 to cover the fees as listed above is enclosed.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

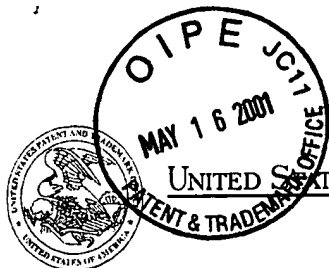
It is requested that the official filing receipt now be issued.

Respectfully submitted,  
Lalos & Keegan



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Date: May 14, 2001



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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/749,597	12/28/2000	Ravi Ganesan	3350-42-A

CONFIRMATION NO. 4821

## FORMALITIES LETTER



\*OC000000005796027\*

LALOS & KEEGAN  
Fifth Floor  
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Date Mailed: 02/23/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

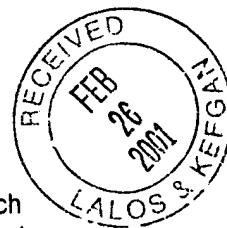
An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$36.
  - \$36 for 2 total claims over 20.
- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 876.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. ( 5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);



05/17/2001\_HN00R1 00000104 09749597

01 FC:101  
02 FC:105

710.00 OP  
130.00 OP

37 CFR 1.02

35.00 OP

*A copy of this notice **MUST** be returned with the reply.*



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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE